

Figure 1

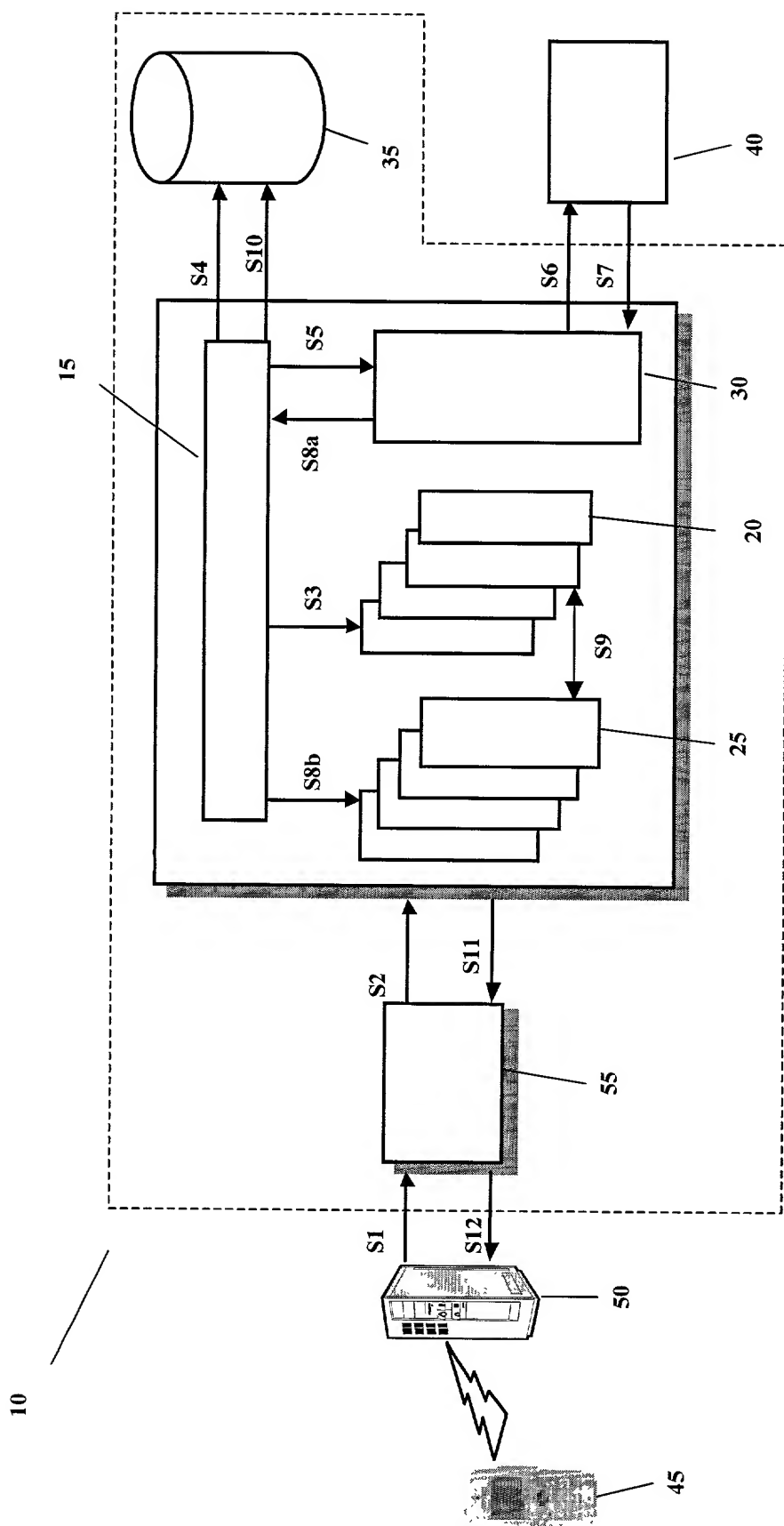


Figure 2

FIG. 3a is a block diagram of a system architecture. The system includes a central server 60, a database 65, and three client devices 40a, 40b, and 40c. The server 60 is connected to the database 65 and the client devices. The client devices are connected to the server 60 via a network 50a, 50b, and 50c. The network 50a is represented by a cloud, while 50b and 50c are represented by server racks. Each client device 40a, 40b, and 40c is connected to a corresponding server rack 50b, 50c, and 50c respectively. The client devices are also connected to the database 65 via the server 60.

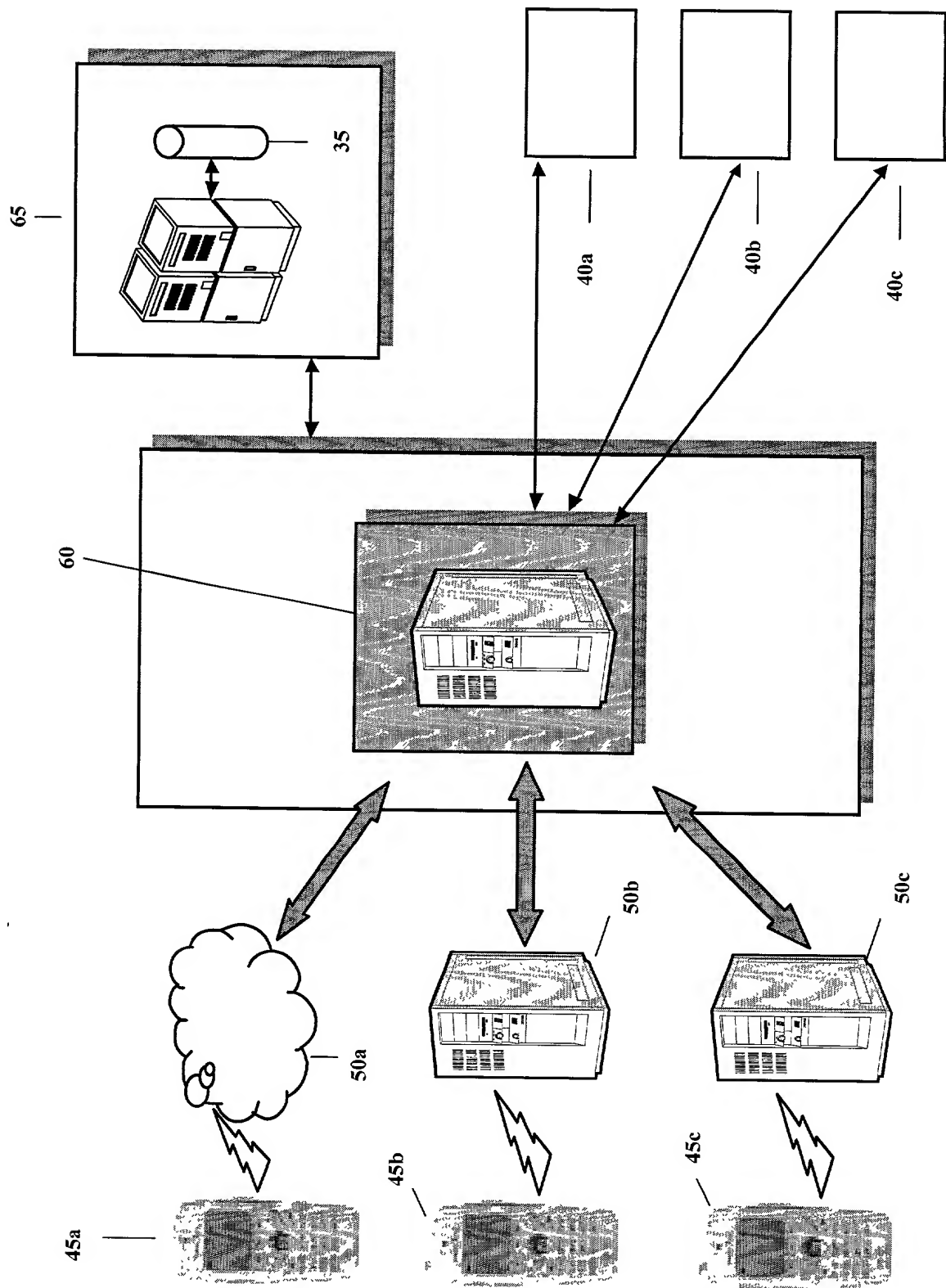


Figure 3a

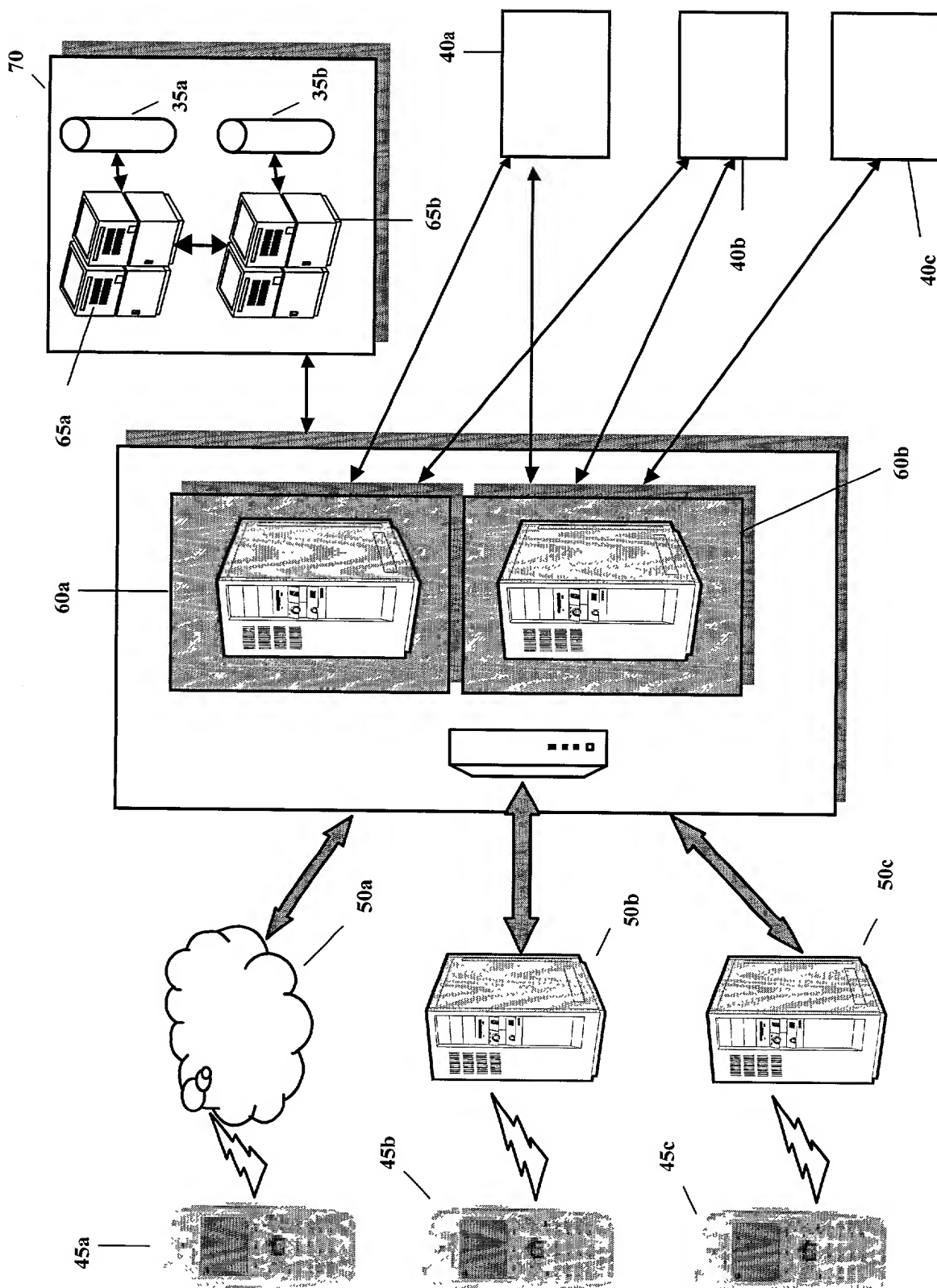
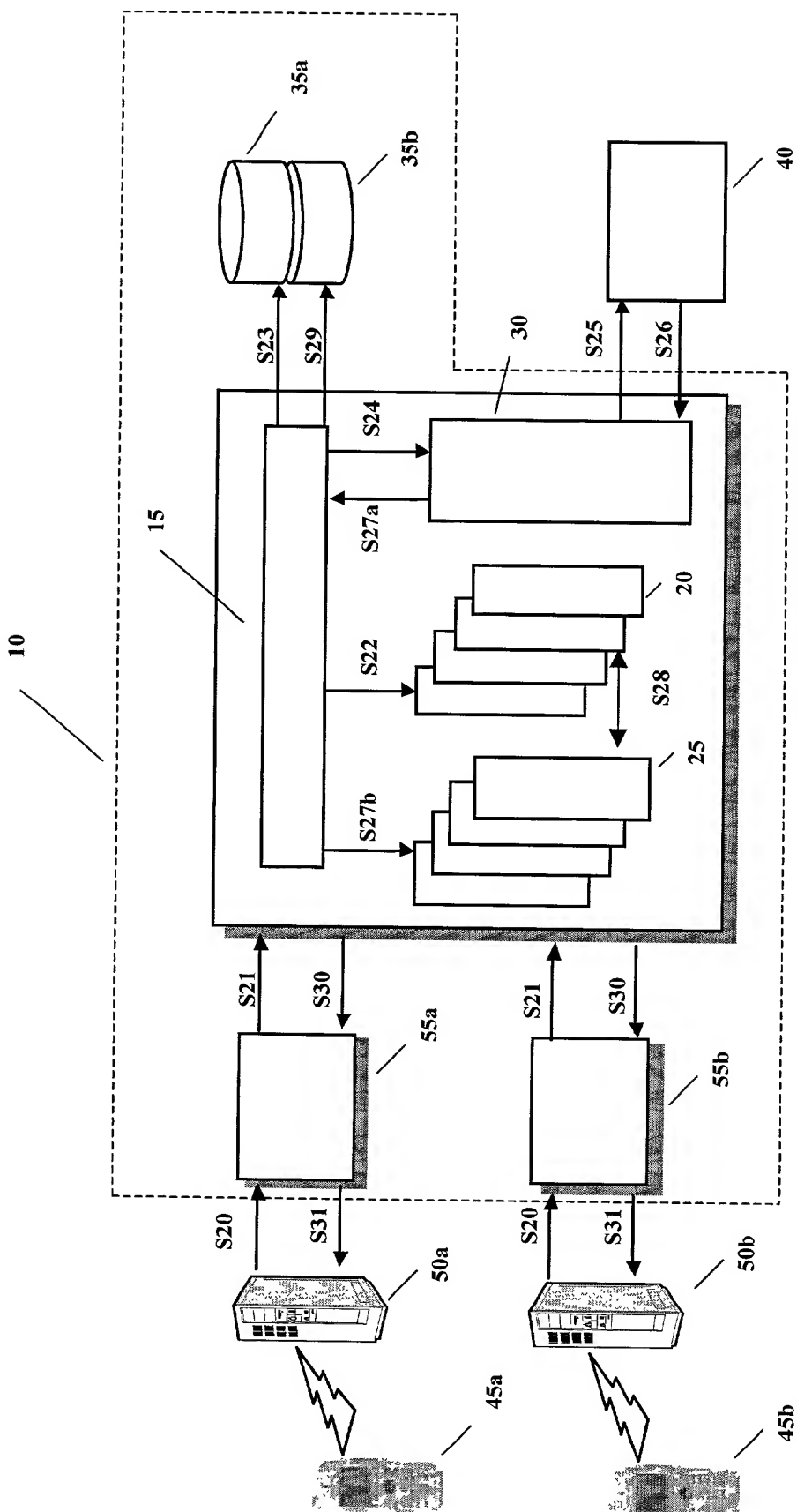


Figure 3b



## Figure 4

```

<html>
<head>
</head>
<body>
<form name=Form1 method=post
      action="Default.asp">
  Welcome to Citibank<br>
  Account
  <input type=text name= LoginId size=10
      value="1234567890">
  <br>
  Password
  <input type=password name=pswd size=10>
  <br>
  <input type=submit name=cmdSubmit
      value="Login">
  <input type=submit name=cmdSubmit
      value="Cancel">
</form>
</body>
</html>

```

**Figure 5a**

Welcome to Citibank

Account 1234567890

Password

Login Cancel

**Figure 5b**

```

<mobile>
<html>
<head>
</head>
<body>
<form name=Form1 method=post action="Default.asp"
<card>
Welcome to Citibank<br>
Account
<input name="LoginId" type="text" value="1234567890"
format="*N"/>
<br>
</card>
<card>
Password
<input name="pswd" type="password"/>
<br>
</card>
<card>
<input name="cmdSubmit" type="submit" value="Login">
<input name="cmdSubmit" type="submit" value="Cancel">
</card>
</form>
</body>
</html>
</mobile>

```

Figure 6a

```

<html>
<head>
</head>
<body>
<form method="post" action="www.CitiMobile.com/ChtmlHome.asp?CrSt=aaabbb">
Welcome to Citibank<br>
Account
<input type="text" name="LoginId" value="1234567890">
<br>
Password
<input type="password" name="pswd">
<br>
<input type="submit" name="cmdSubmit" value="Login">
<input type="submit" name="cmdSubmit" value="Cancel">
</form>
</body>
</html>

```

Figure 6b

```

</mobile>
</html>
</head>
</head>
</body>
<form name=Form1 method=post action="Default.asp"
<card>
  Welcome to Citibank<br>
  Account
  <input name="LoginId" type="text" value="1234567890"
    format="*N"/>
  <br>
  </card>
  <card>
    Password
    <input name="pswd" type="password"/>
    <br>
    </card>
  </card>
  <input name="cmdSubmit" type="submit" value="Login">
  <input name="cmdSubmit" type="submit" value="Cancel">
  </card>
</form>
</body>
</html>
</mobile>

```

Figure 7a

```

<%Response.ContentType="text/x-html"%>
<html Version=3.0 ttl=0 markable=false>
<Entry name=c01 key=LoginId Format="*N" default="1234567890">
<action type=accept task=go dest="#c02">
Welcome to Citibank<BR>
Account
</Entry>
<Entry name=c02 key=pswd Format="*N" NOECHO=true default="">
  <action type=accept task=go dest="#c98">
    Password
  </Entry>
  <choice name=c98 key=cmdSubmit>
  <ce value="Login" task=go DEST=#c99>Login
  <ce value="Cancel" task=go DEST=#c99>Cancel
  </choice>
  <nodisplay name=c99>
  <action type=accept task=go
    method=post dest="www.CitiMobile.com/HdmlHome.asp?CrtSt=aaabbb"
    postdata="LoginId=$(LoginId)&pswd=$(pswd)&cmdSubmit=$(cmdSubmit)">
  </nodisplay>
</html>

```

Figure 7b



```

</mobile>
</html>
</head>
</head>
</body>
<form name=Form1 method=post action="Default.asp"
<card>
  Welcome to Citibank<br>
  Account
  <input name="LoginId" type="text" value="1234567890"
    format="*N"/>
  <br>
  </card>
  Password
  <input name="pswd" type="password"/>
  <br>
  </card>
  <card>
    <input name="cmdSubmit" type="submit" value="Login">
    <input name="cmdSubmit" type="submit" value="Cancel">
  </card>
</form>
</body>
</html>
</mobile>

```

Figure 8a

```

<%Response.ContentType="text/vnd wml"%>
<?xml version="1.0"?>
<!DOCTYPE wml PUBLIC "-//WAPFORUM//DTD WML 1.1/EN"
"http://www.wapforum.org/DTD/wml_1.1.xml">
<wml>
<card id="c01">
<do type="accept"><go href="#c02"/></do>
<p>
  Welcome to Citibank<br>
  Account
  <input name="LoginId" format="*N" value="1234567890"/>
</p>
<card id="c02">
<do type="accept"><go href="#c98"/></do>
<p>
  Password
  <input name="pswd" type="password"/>
</p>
</card>
<card id="c98">
<do type="accept"><go href="#c99"/></do>
<p>
  <select name="cmdSubmit">
    <option value="Login">Login</option>
    <option value="Cancel">Cancel</option>
  </select>
</p>
</card>
<card id="c99">
<onevent type="onenterforward">
  <go method="post"
  href="www.CitiMobile.com/WapHome.asp?CrtSt=aaabb">
  <postfield name="LoginId" value="{LoginId}"/>
  <postfield name="pswd" value="{pswd}"/>
  <postfield name="cmdSubmit" value="{cmdSubmit}"/>
</go>
</onevent>
</card>
</wml>

```

Figure 8b



FIG. 10 is a block diagram of a system 50 for providing a user interface to a user 85. The system 50 includes a server 45, a network 46, a database 47, a user interface 48, a user 85, and a network 80. The server 45 is connected to the network 46, which is connected to the database 47. The user interface 48 is connected to the database 47 and the user 85. The user 85 is connected to the network 80, which is connected to the server 45.

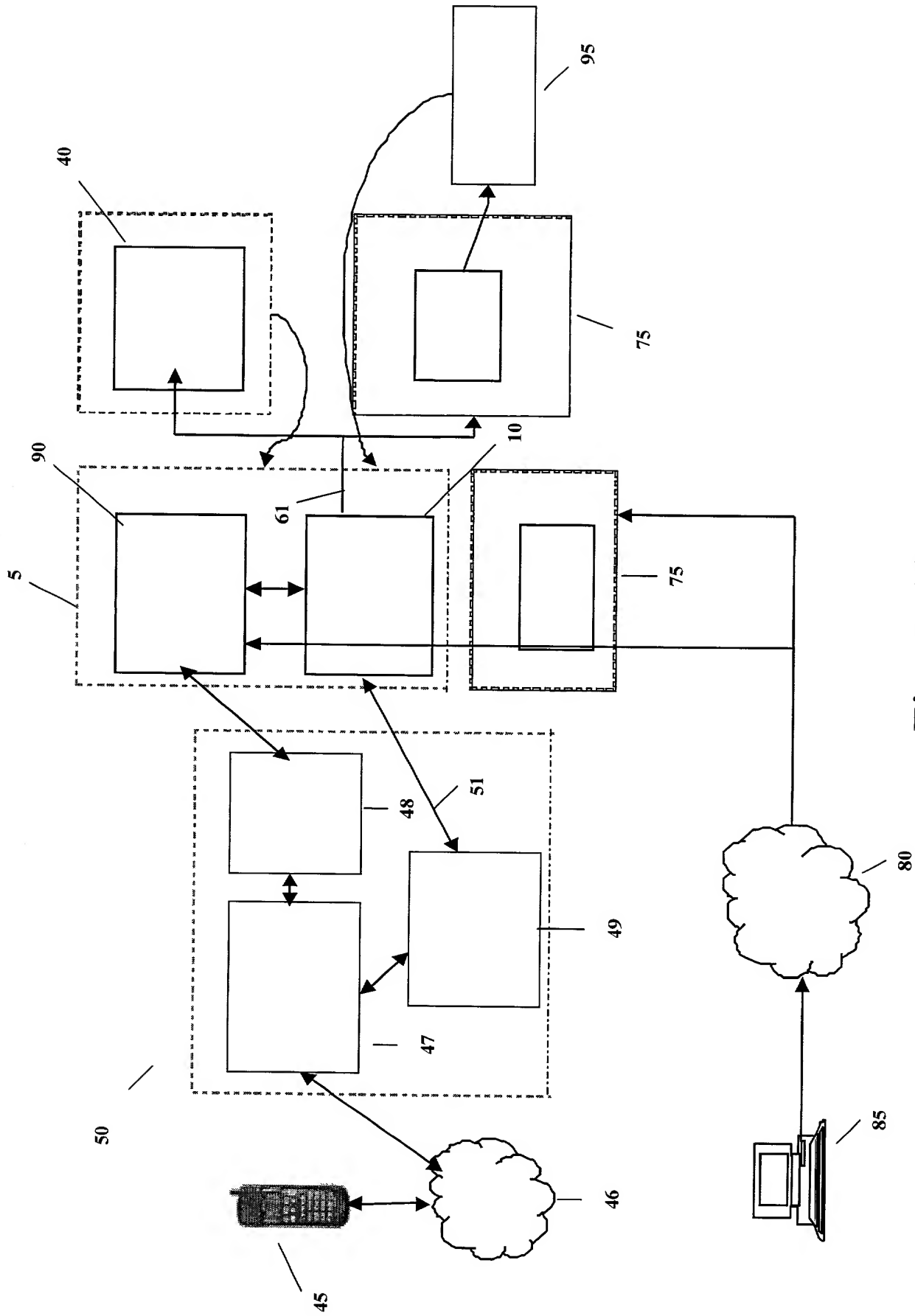


Figure 10

FIG. 11 is a block diagram of a system 100 for providing a user with a personalized experience. The system 100 includes a user device 45a, 45b, 45c, a network 50a, 50b, 50c, 100, a server 60a, 60b, 60c, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

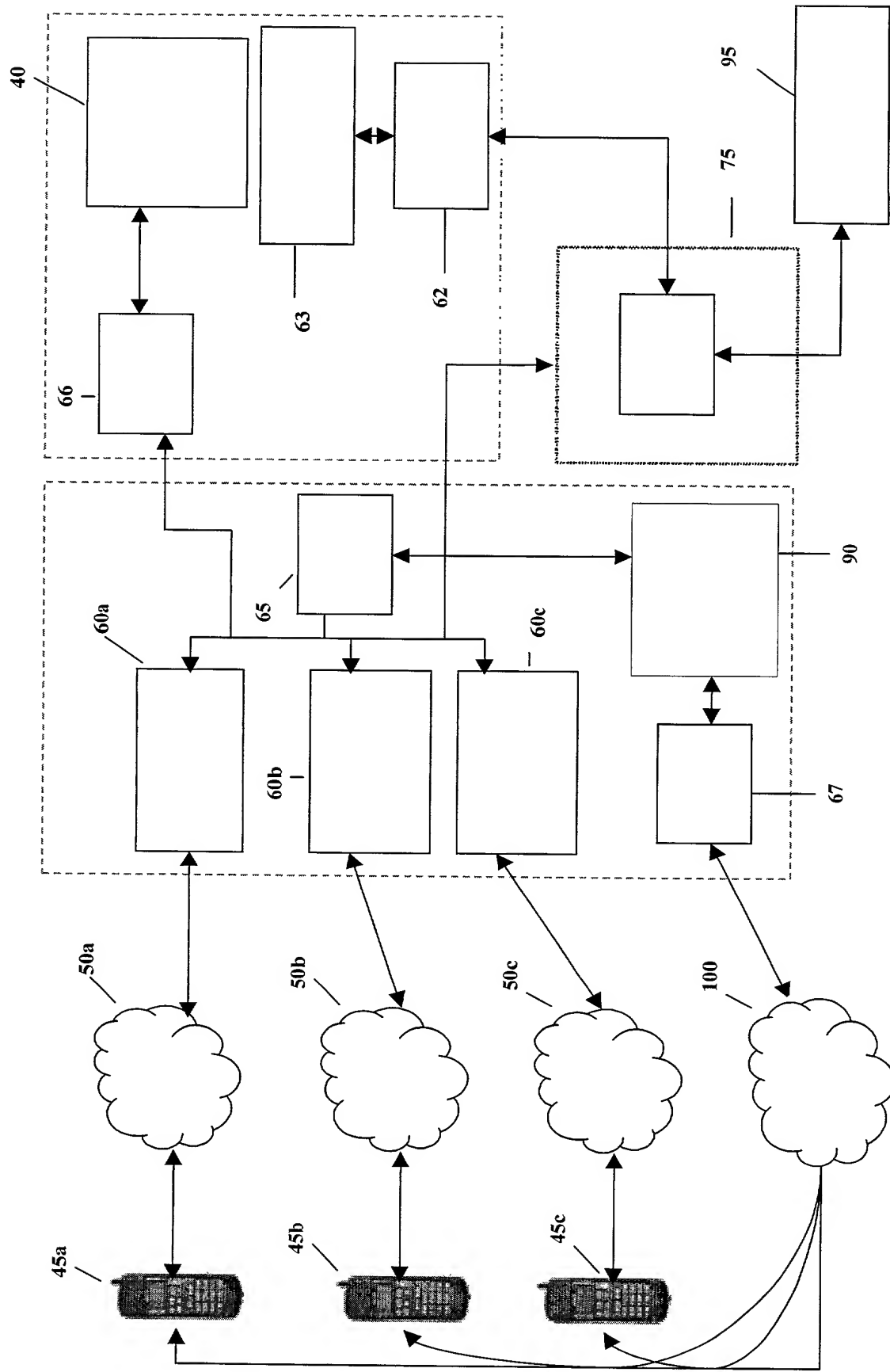


Figure 11

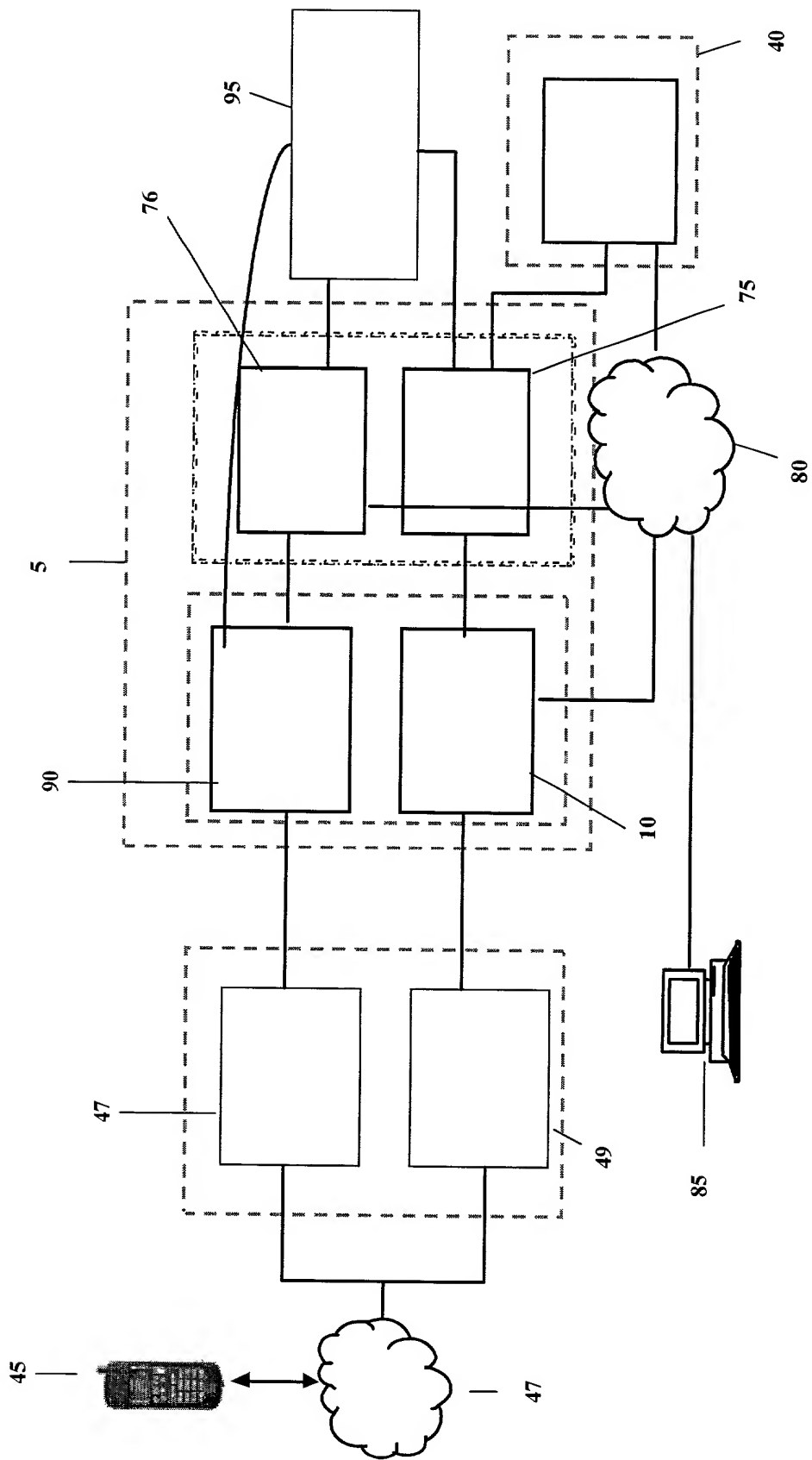


Figure 12